

RCI Banque

groupe RENAULT



- 01** CONTEXT
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- 03** 2015 OUTLOOK
- 04** QUESTIONS & ANSWERS



RESULTS 2014

OUTLOOK 2015



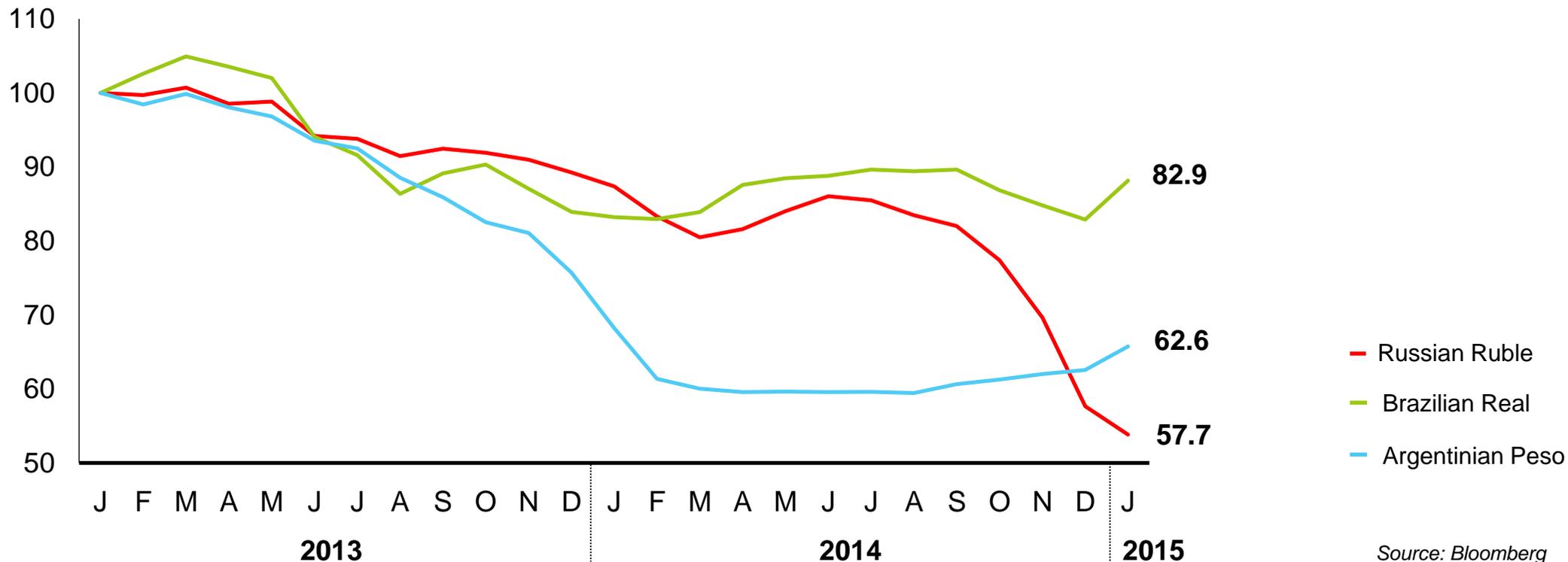
01

CONTEXT



FOREX MARKETS VOLATILITY

Exchange rate evolution vs Euro (index 100)

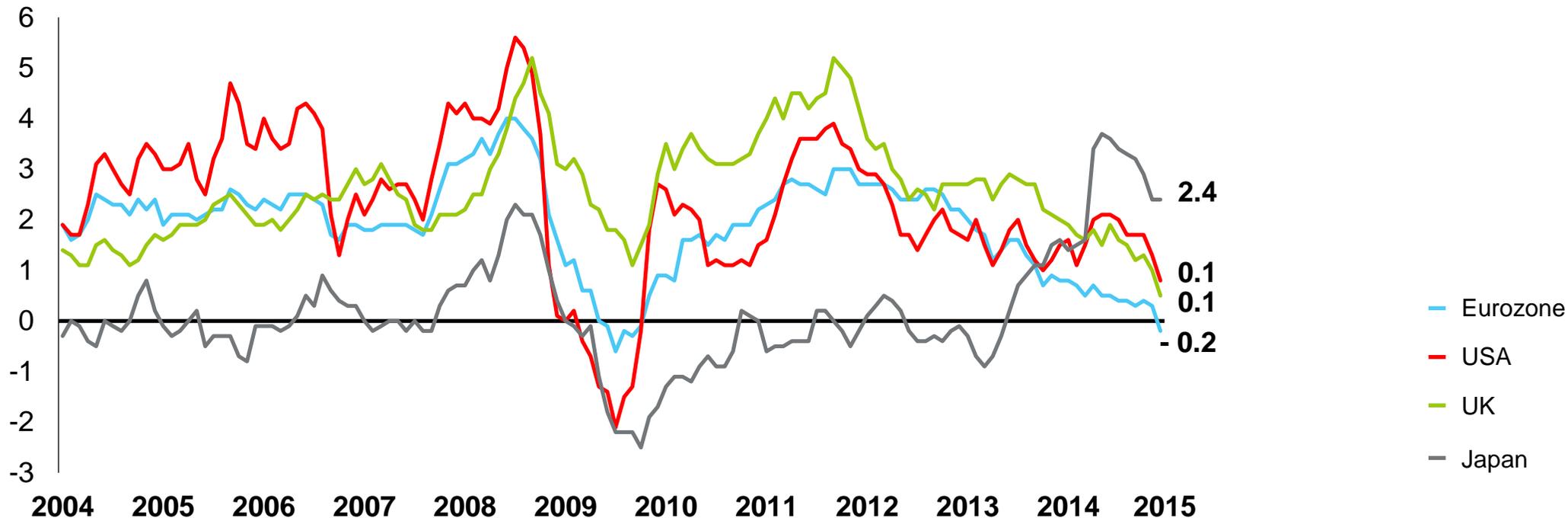


Source: Bloomberg



LOW INFLATION IN THE EUROZONE

Inflation rate (in %)

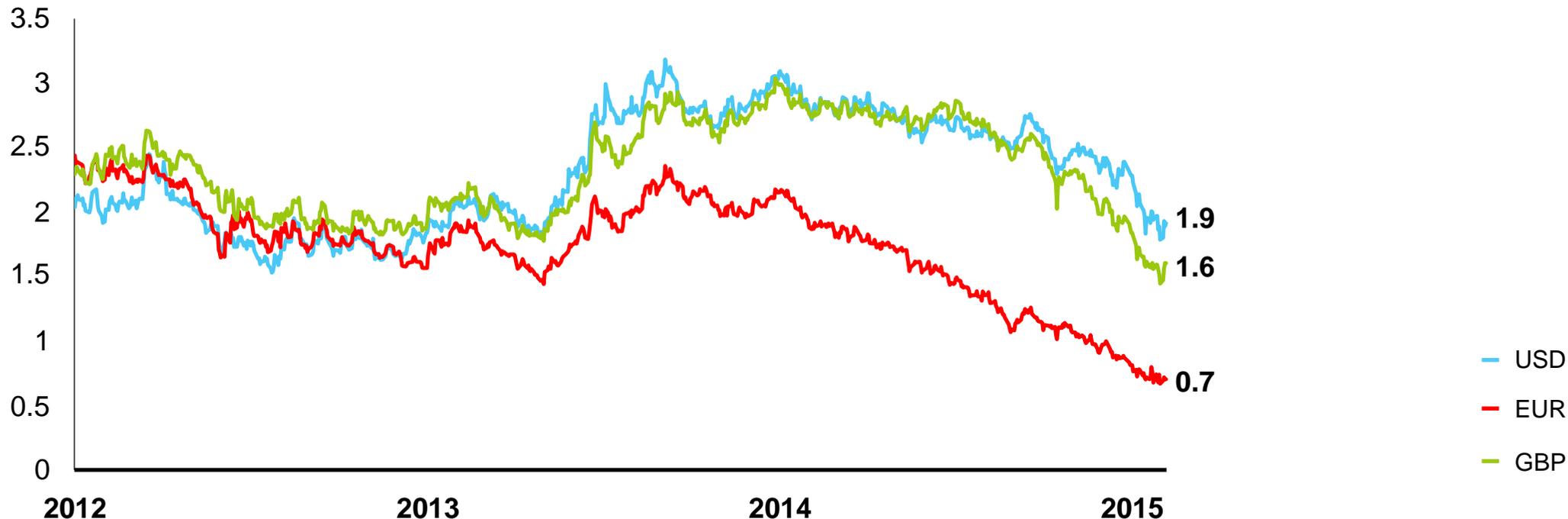


Source: Bloomberg



HISTORICALLY LOW INTEREST RATES

Swap 10 years (USD, GBP and EUR)



Source: Bloomberg



FINANCIAL STRENGTH OF RCI BANQUE

Outcome of the ECB's Comprehensive Assessment:

**ROBUST
PROCESSES**

**ADEQUATE LEVEL
OF PROVISIONS**

**CAPITAL WELL ABOVE
REGULATORY REQUIREMENT
AFTER STRESS TEST***

** Solvency ratio level at 9.1% (vs 5.5% mandatory threshold)*



02

2014 RESULTS

COMMERCIAL RESULTS

FINANCIAL RESULTS



02

2014 RESULTS

COMMERCIAL RESULTS

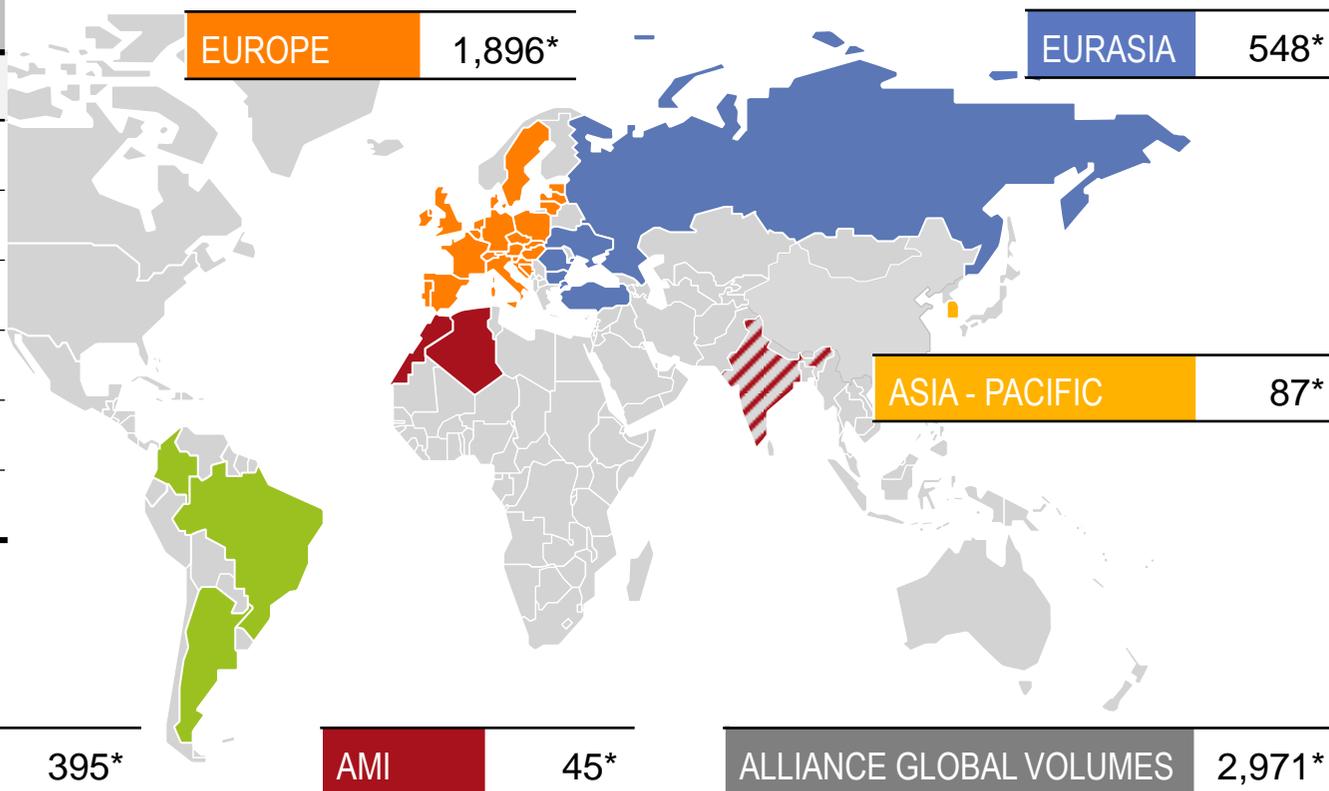
FINANCIAL RESULTS



CONTRASTED EVOLUTIONS OF REGIONAL AUTO MARKETS

VARIATIONS 2014 VS 2013

	TIV**	REGISTRATIONS
WORLD	-	+ 5.8%
EUROPE	+ 5.8%	+ 11.7%
EURASIA	- 9.8%	+ 1.8%
AMI	+ 1.1%	- 3.9%
AMERICAS	- 11.4%	- 13.4%
ASIA - PACIFIC	+ 7.8%	+ 35.8%



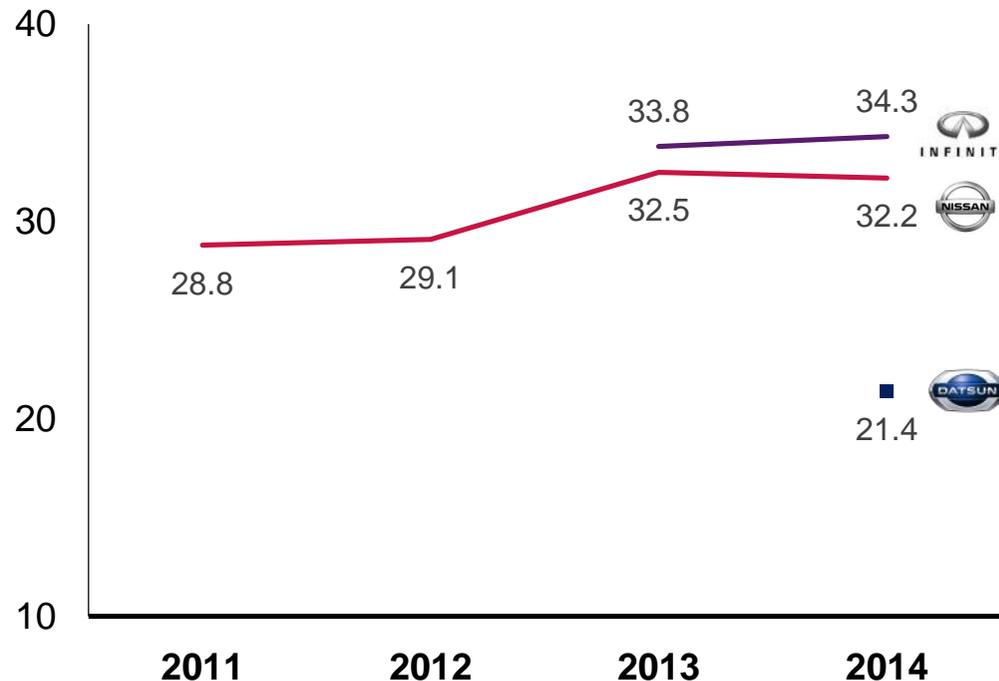
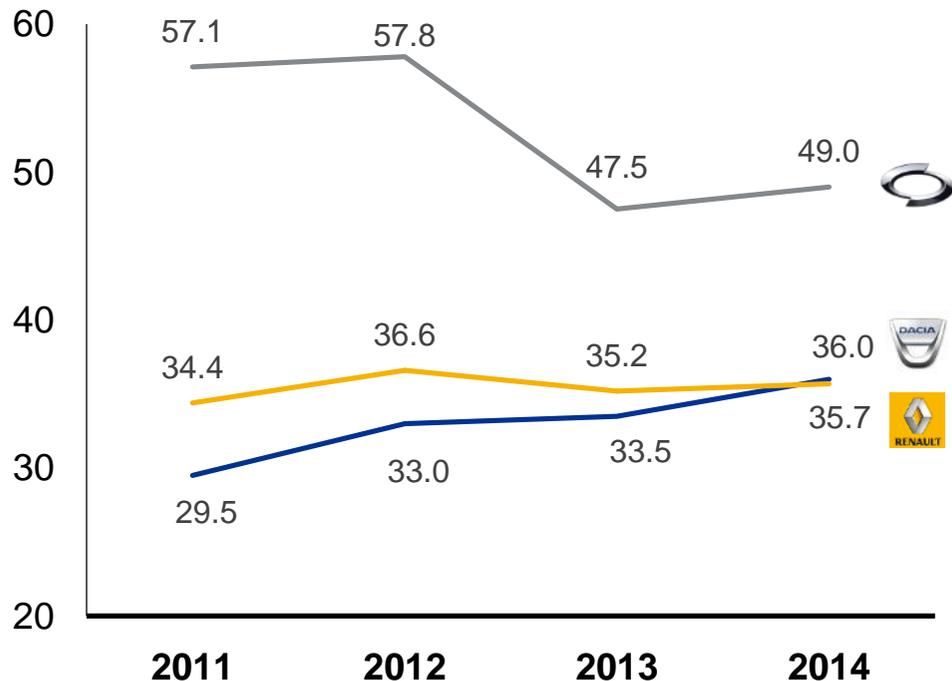
* Alliance registrations volumes in 2014 in thousand units

** TIV PC + LCV on RCI perimeter



PENETRATION RATE AT A GOOD LEVEL ON ALL BRANDS

Penetration Rate* (%)

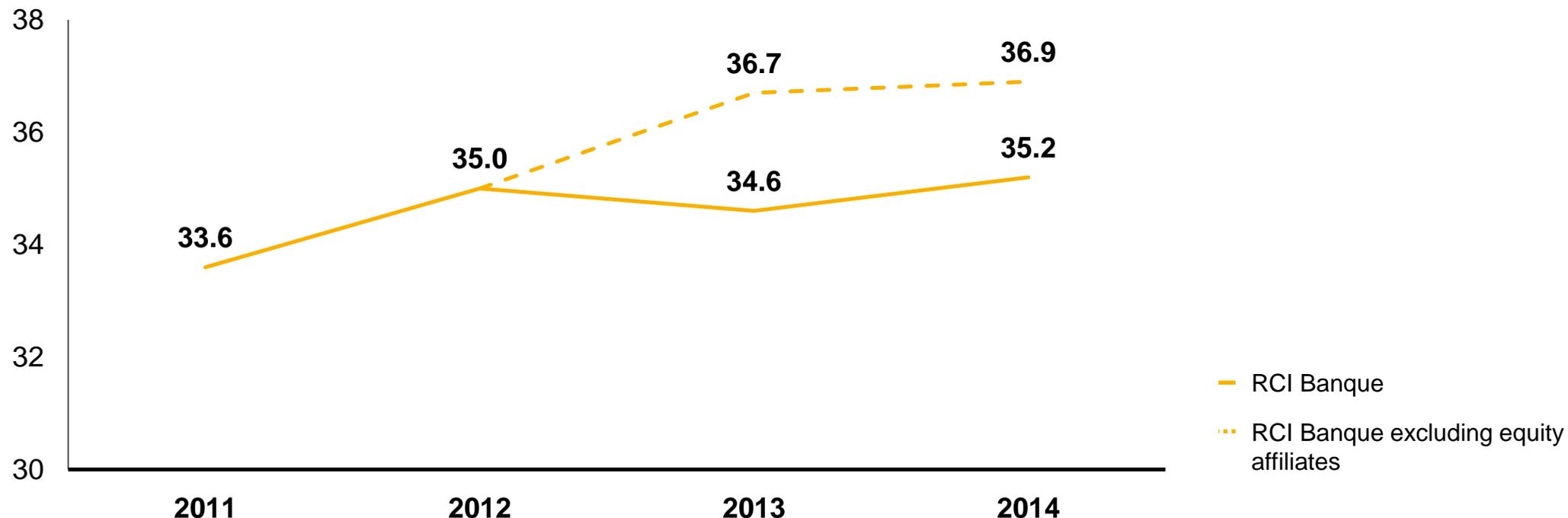


Penetration Rate: number of financing contracts/number of registered vehicles



GLOBAL PENETRATION RATE IMPROVES

Penetration Rate* (%)

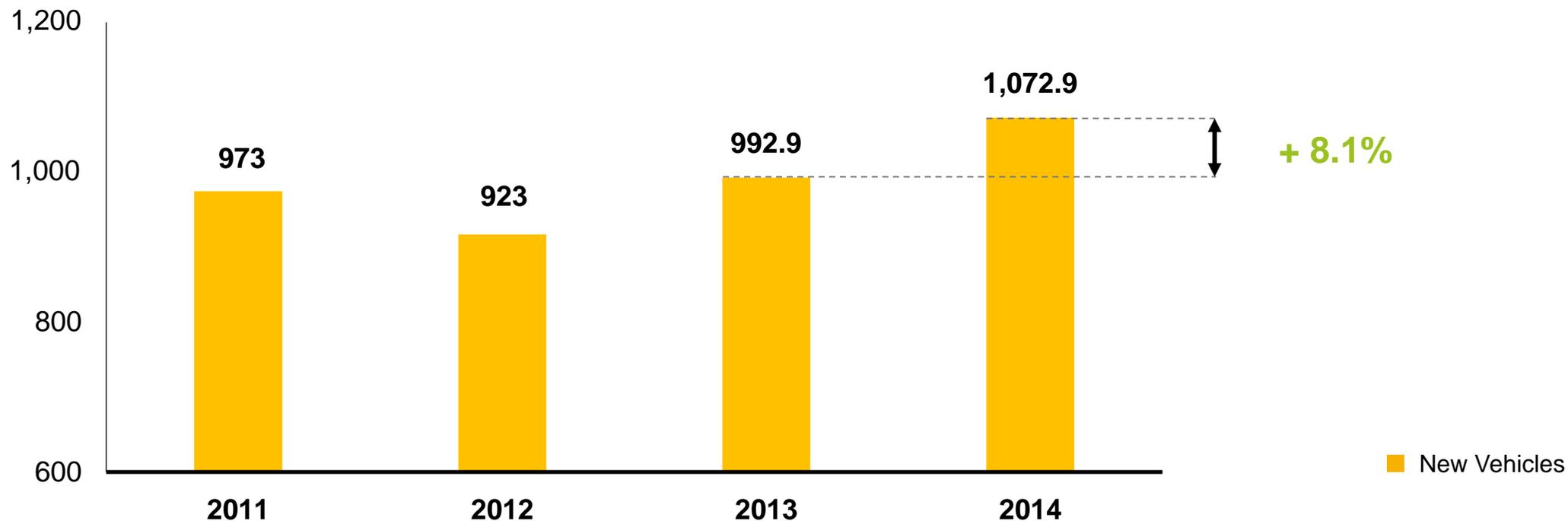


Penetration Rate: number of financing contracts/number of registered vehicles



STRONG INCREASE OF NEW VEHICLE FINANCING CONTRACTS

Number of contracts (Thousand units)



GROUP PERFORMANCE SUPPORTED BY A GOOD MOMENTUM ON EUROPEAN MARKETS



2014 RESULTS

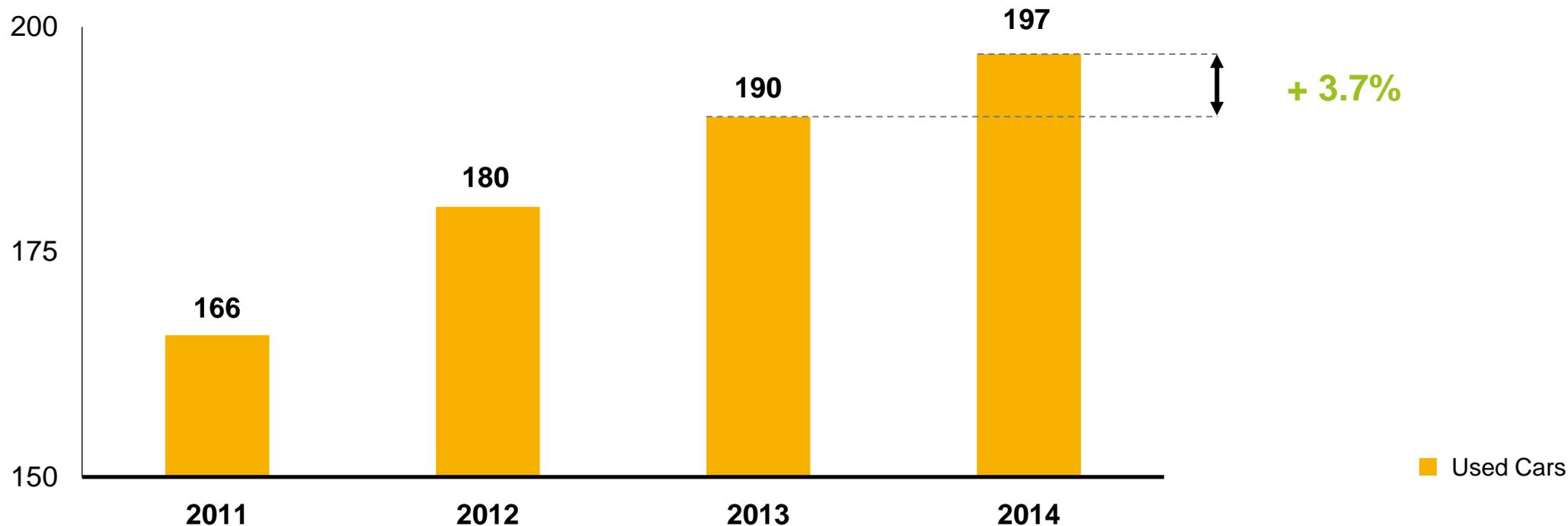
Alliance Registrations	1,896,130	+ 11.7%
Alliance Market Share	13.7%	+ 0.7 pt

Number of N.V. Financing contracts	692,083	+ 15.7%
Penetration Rate	36.4%	+ 1.3 pt



USED CARS ACTIVITY GROWS FURTHER

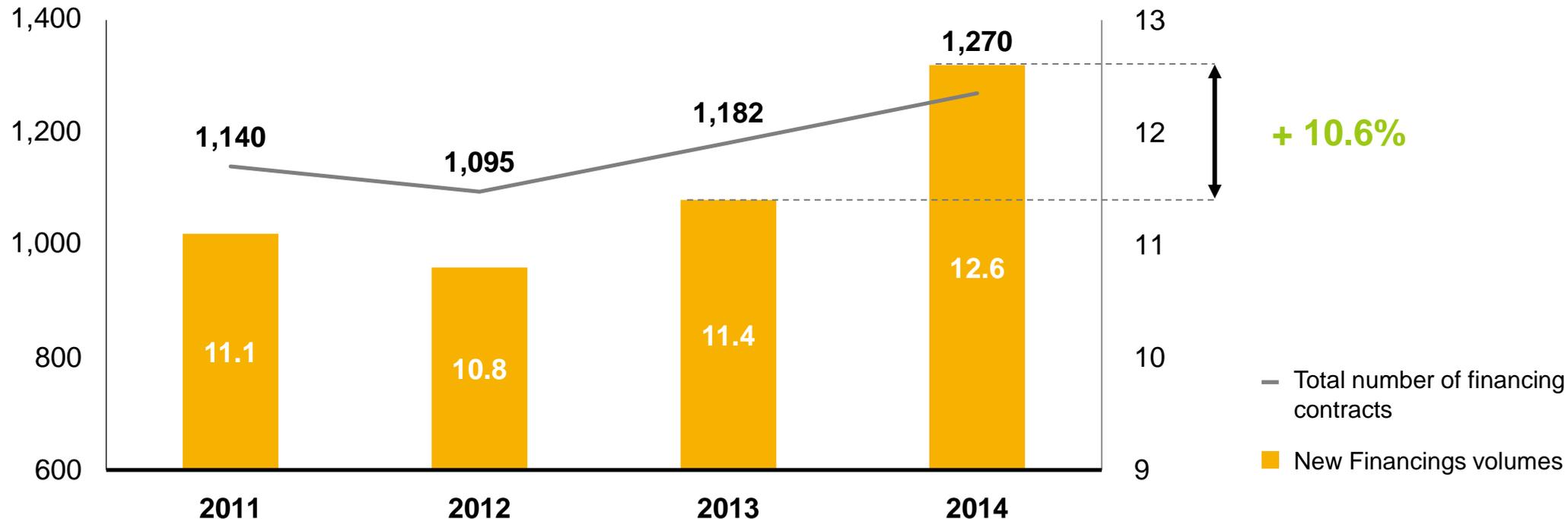
Number of contracts (Thousand units)



HISTORICALLY HIGH LEVEL OF NEW FINANCINGS VOLUMES

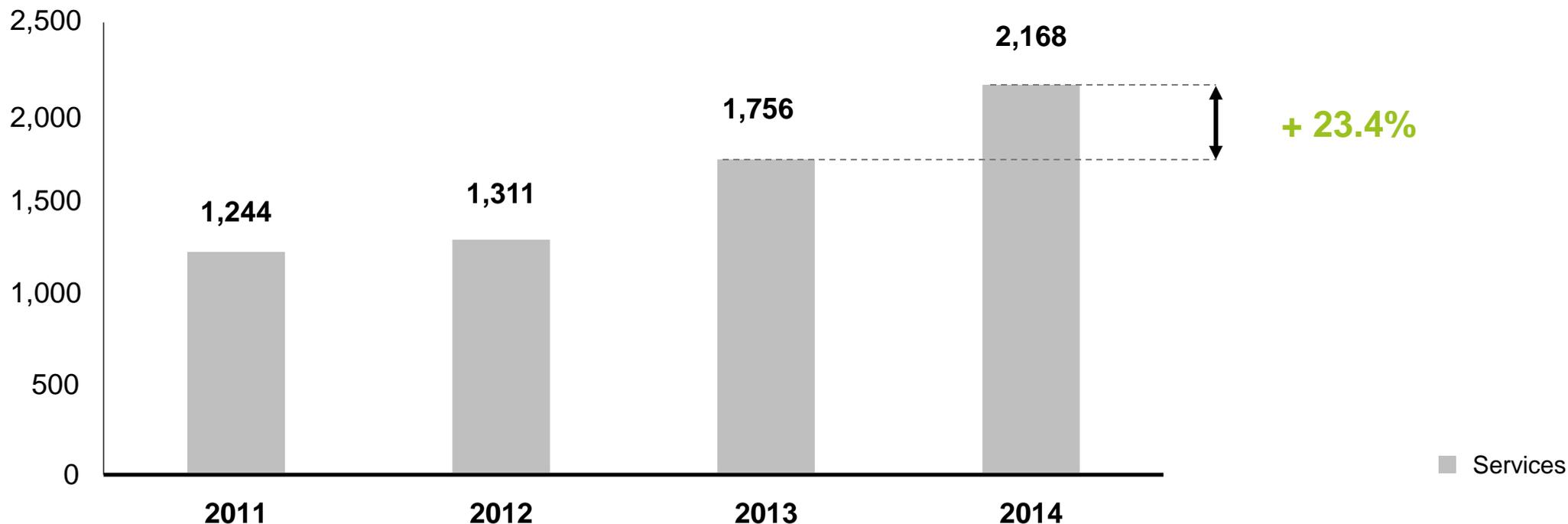
Number of contracts (Thousand units)

New financings volumes (Billion euros)



STRONG GROWTH IN SERVICE CONTRACTS FOR THE SECOND CONSECUTIVE YEAR

Number of contracts (Thousand units)



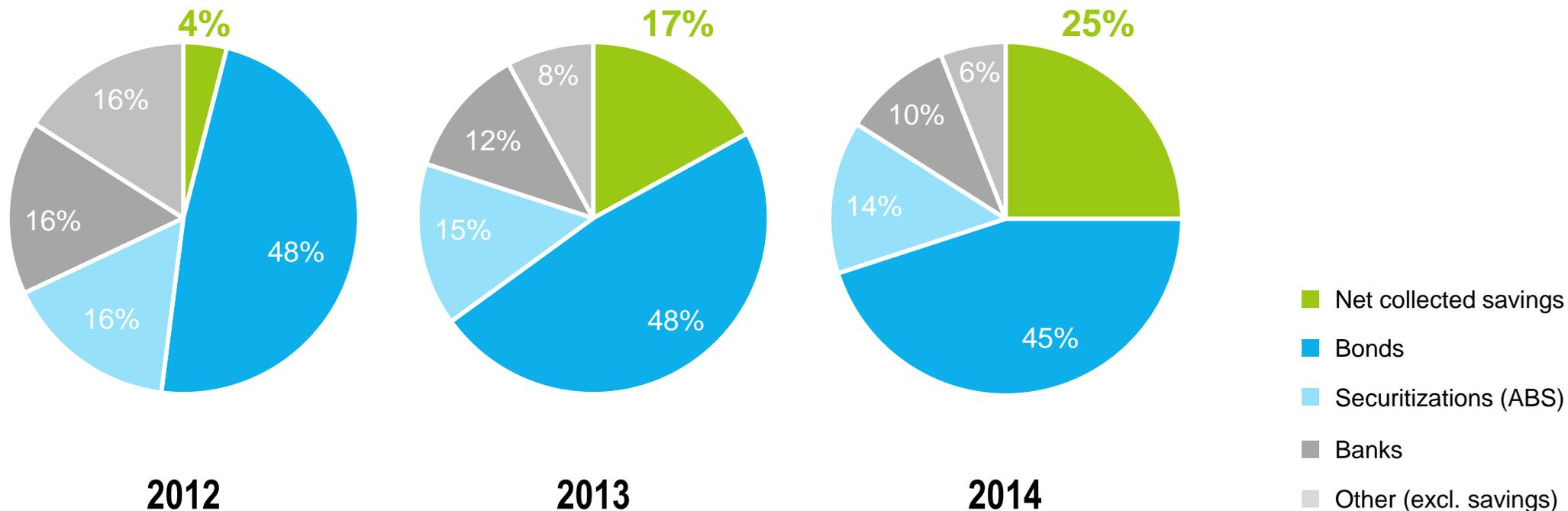
NET COLLECTED RETAIL SAVINGS AT 26% OF RCI BANQUE'S OUTSTANDINGS

	END 2012	END 2013	END 2014
COUNTRIES	1	2	3
NUMBER OF CUSTOMERS	~ 22,500	~ 134,000	~ 193,000
NET SAVINGS OUTSTANDINGS (in billion euros)	0.8	4.3	6.5
% OF TOTAL OUTSTANDINGS	3%	17%	26%



RETAIL SAVINGS ACTIVITY ENABLES RCI BANQUE TO DIVERSIFY AWAY FROM CAPITAL MARKETS

Evolution of the debt structure



02

2014 RESULTS

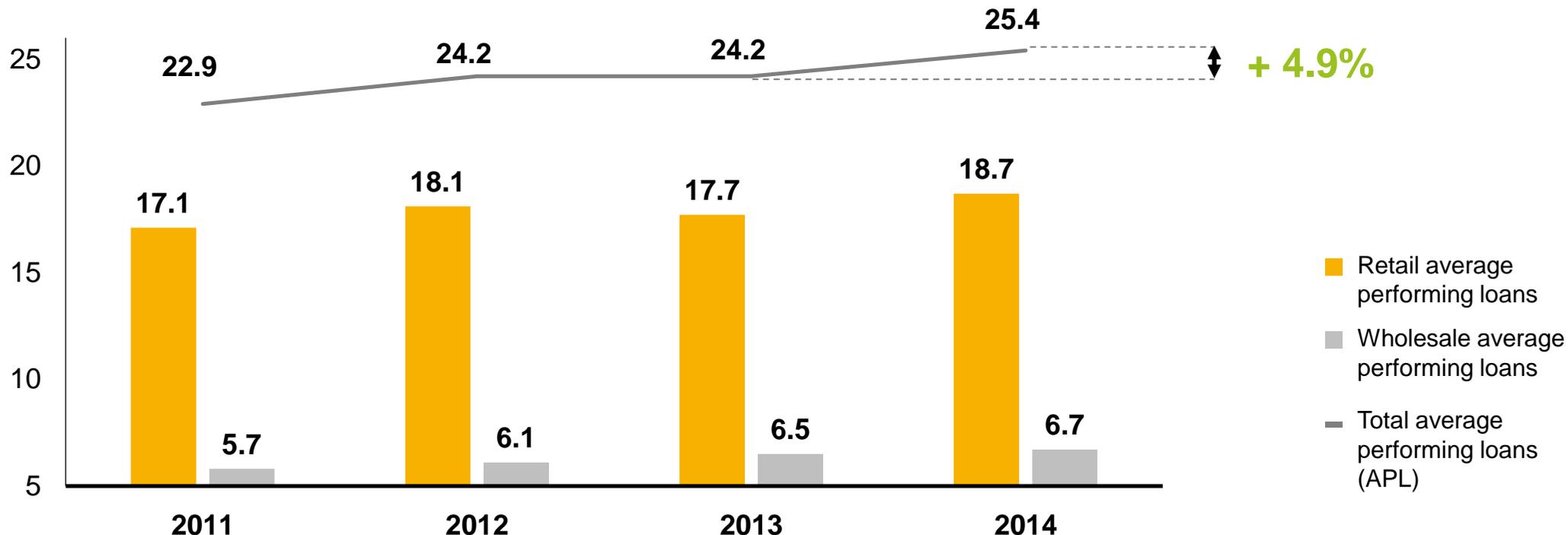
COMMERCIAL RESULTS

FINANCIAL RESULTS



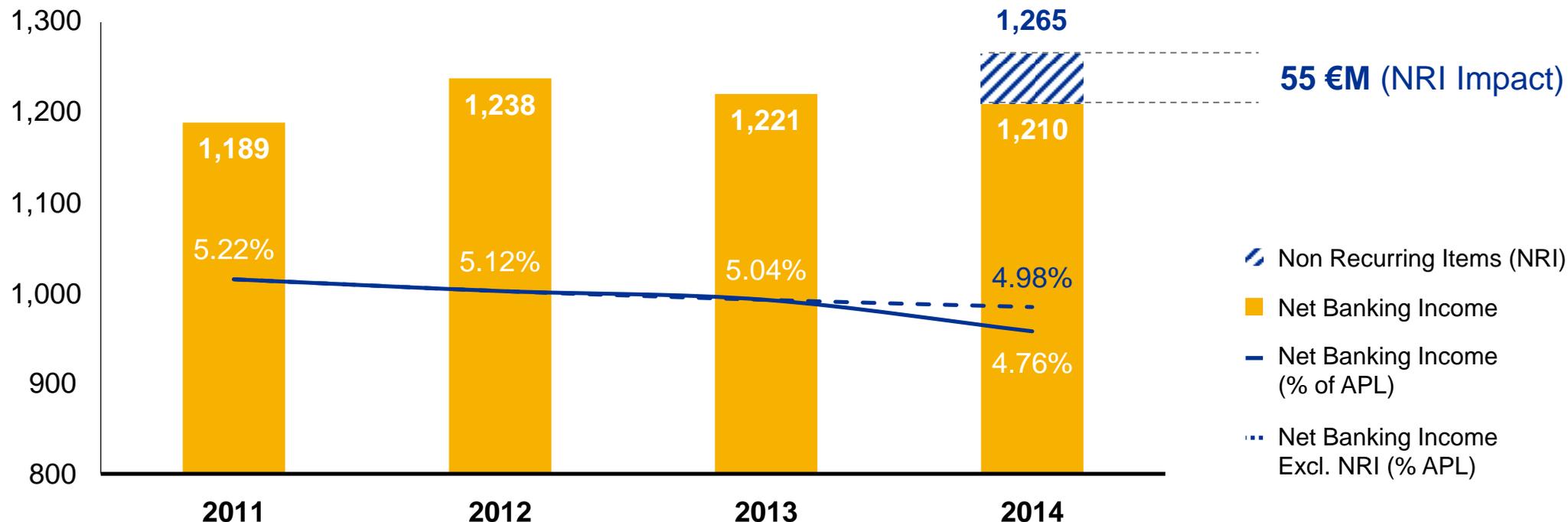
AVERAGE PERFORMING LOANS HIGHER ON STRONG RETAIL GROWTH

Billion euros



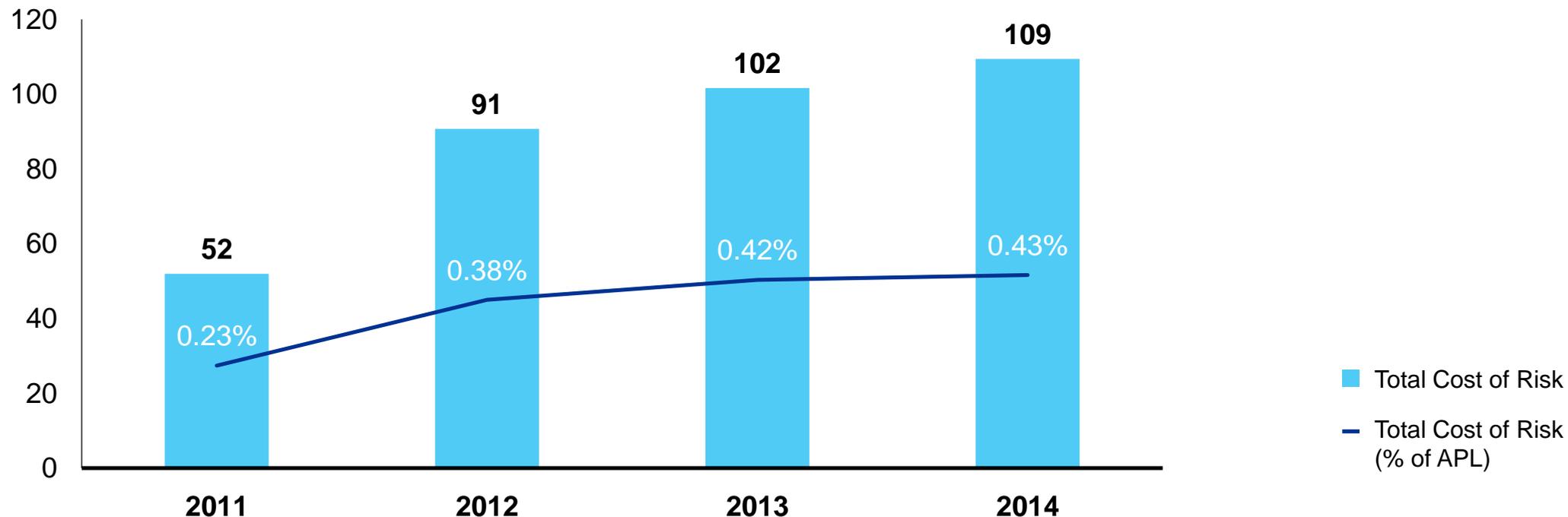
NET BANKING INCOME REMAINS HIGH DESPITE SIGNIFICANT NON RECURRING ITEMS

Million euros



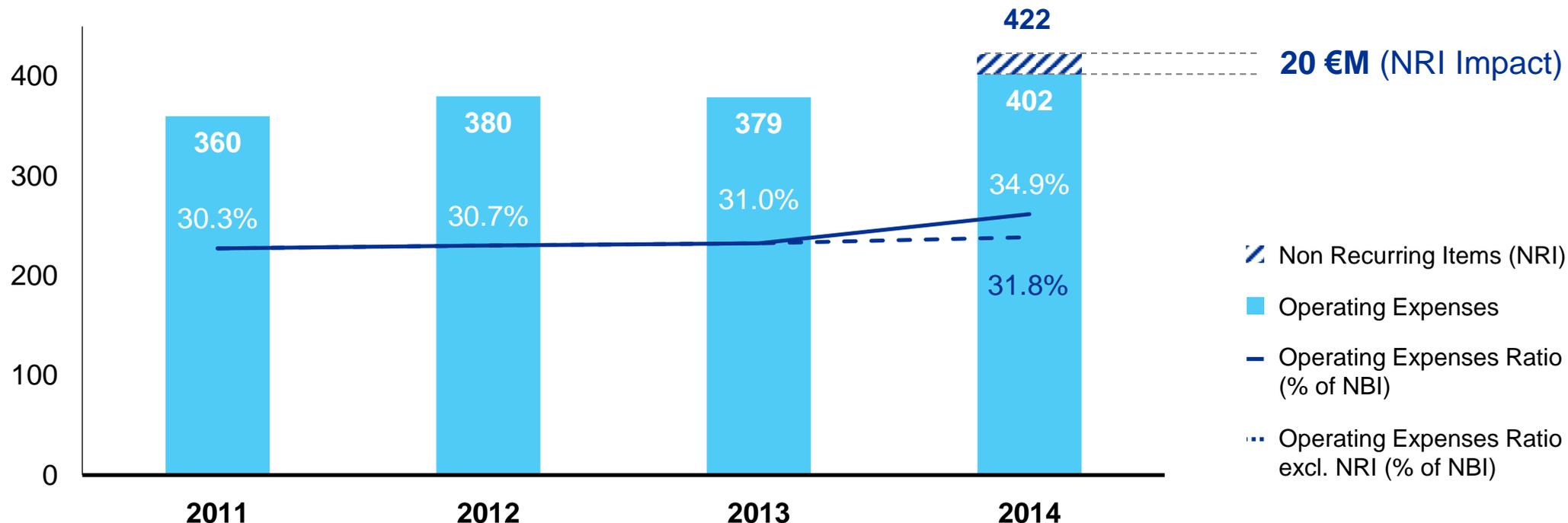
COMMERCIAL GROWTH IS ACHIEVED WITH A STABLE COST OF RISK

Million euros



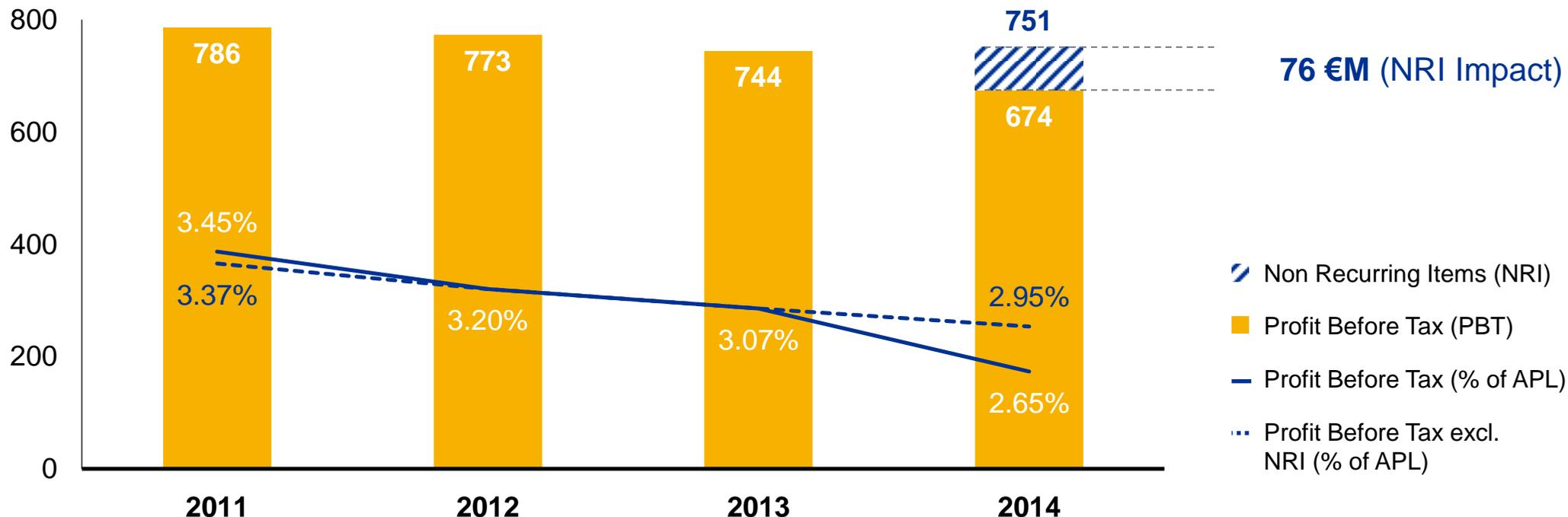
OPEX ADJUSTED TO THE BEST LEVEL TO SUPPORT THE GROWTH STRATEGY

Operating expenses (in million euros)



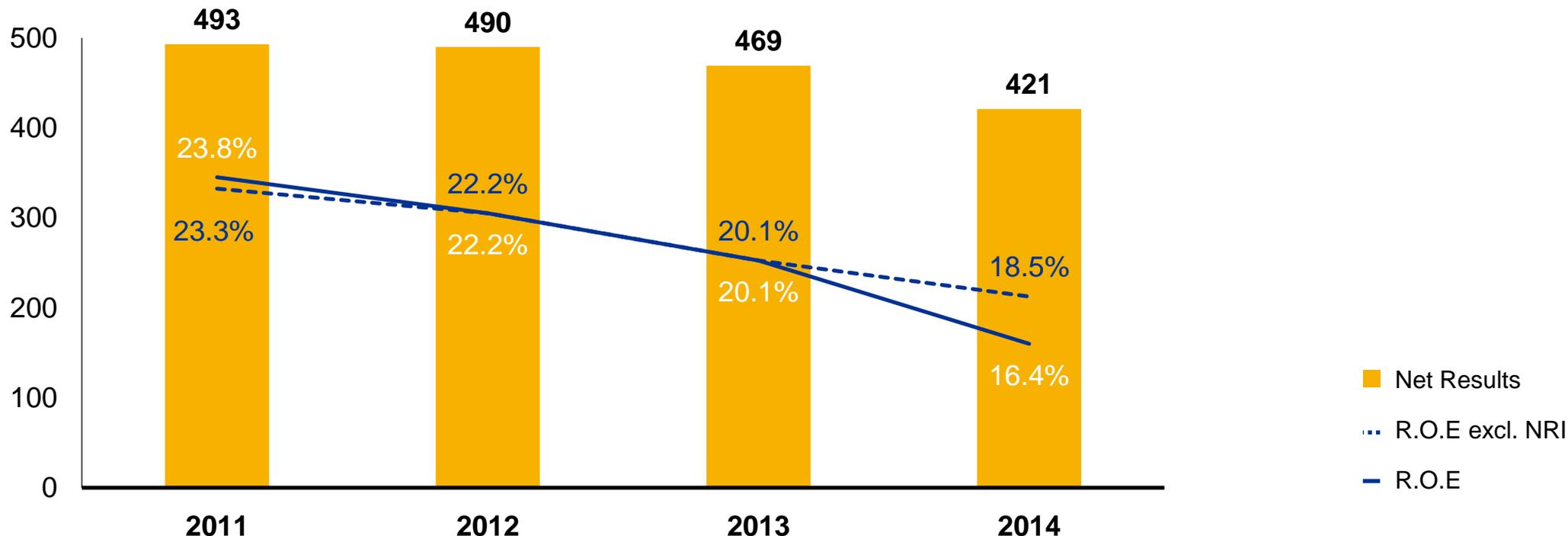
RCI BANQUE MAINTAINS A GOOD LEVEL OF PROFITABILITY

Million euros



R.O.E EXCLUDING NON RECURRING ITEMS IN LINE WITH OBJECTIVES

Million euros



STRONG GROWTH IN 2014 WHICH CONFIRMS THE AMBITION EXPRESSED BY RCI BANQUE THROUGH ITS STRATEGIC PLAN

PENETRATION RATE

INCREASE BY
0.6 POINT

01

NEW FINANCINGS

12.6 BILLION
EUROS

02

NEW SERVICES

2.2 MILLION

03

NET COLLECTED SAVINGS

6.5 BILLION
EUROS

04



03

2015 OUTLOOK



AN AMBITIOUS GROWTH PLAN



**SUPPORT OUTSTANDINGS GROWTH
& DEVELOP SERVICES** FOR NEW AND USED CAR
CUSTOMERS



**SUPPORT THE INTERNATIONAL
DEVELOPMENT OF THE ALLIANCE**



EXPAND THE RANGE OF FINANCIAL
SERVICES DELIVERING **ADDED VALUE**
TO CUSTOMER



SUPPORT THE INTERNATIONAL DEVELOPMENT OF THE ALLIANCE

Новый Datsun on-DO
Начало...



от 329 000 руб.*

Рекомендованная розничная цена на автомобиль Datsun on-DO в комплектации Access (Доступность) 2014 года производства – от 329 000 рублей.

BRAND OPPORTUNITY: DATSUN

THE NEW GENERATION
RENAULT DUSTER.
AT AN INTEREST RATE
OF JUST **6.99%***

RANGE STARTS FROM **₹8.36 LAKH*** ONLY.



110 PS dCi ENGINE

D-CMG: NEW DRIVE MOTORONICS FOR A MORE EFFICIENT & RESPONSIVE POWERTRAIN

ADVANCED SAFETY PACKAGE - ESP/ABS, AEB, EBD, HSA, CRUISE CONTROL & DUAL AIRBAGS

NEW PREMIUM LEATHER UPHOLSTERY, SOFT TOUCH DASHBOARD & SPORTY 3-SPOKE STEERING WHEEL

FIRST-IN-SEGMENT ECO MODE FOR HIGHER FUEL EFFICIENCY

INTEGRATED TOUCHSCREEN MEDIA/NAV & GEAR SHIFT INDICATOR

EXCELLENT OFFERS ON 2014 STOCK

DRIVE THE CHANGE



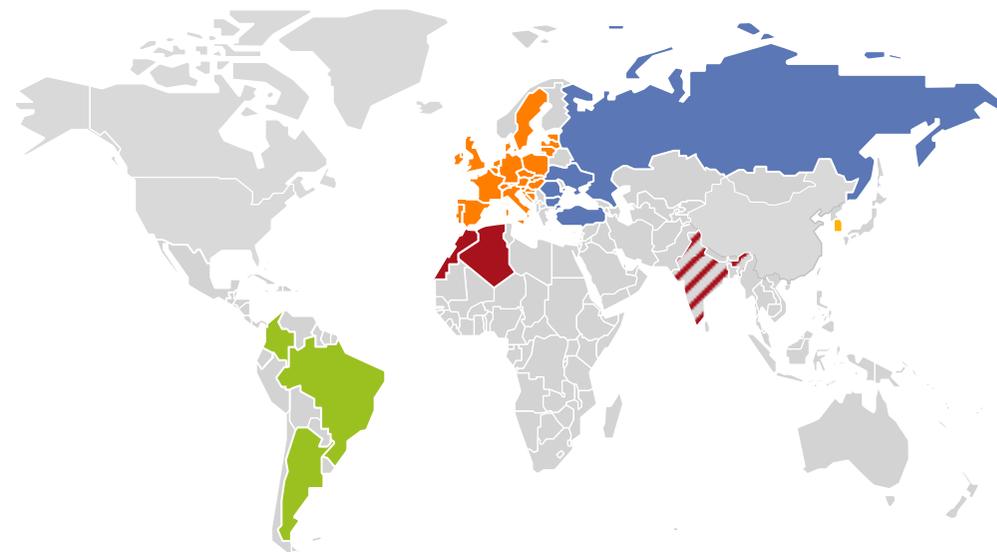
GEOGRAPHIC EXPANSION: INDIA



EXPAND SERVICES WORLDWIDE



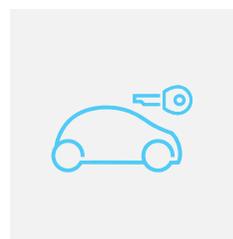
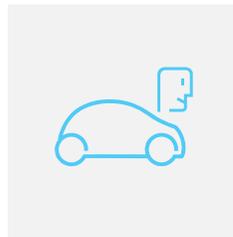
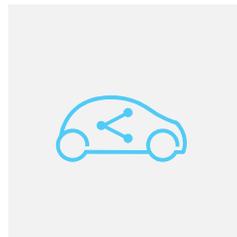
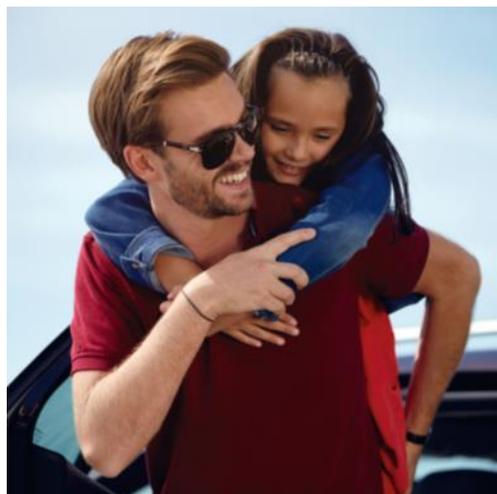
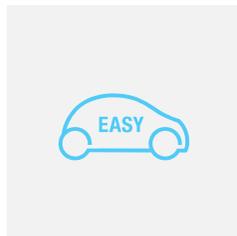
TARGET EXCEEDED:
OVER 2 MILLION SERVICES CONTRACTS
SOLD IN 2014



IMPLEMENT A FULL RANGE OF SERVICES
IN EACH COUNTRY



DEVELOP A RANGE OF SERVICES IN LINE WITH CUSTOMER EXPECTATIONS



CONTINUE DIVERSIFYING REFINANCING SOURCES

30%*

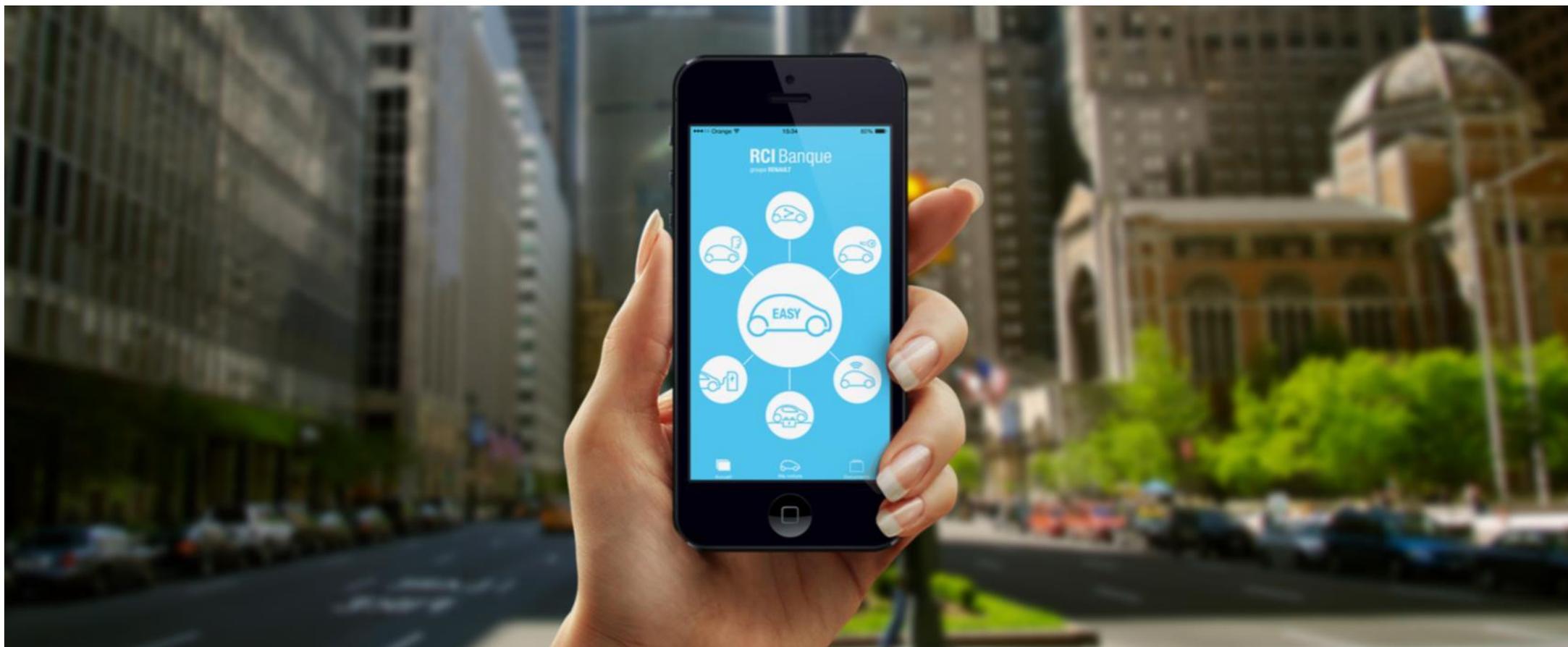
**OF TOTAL
OUTSTANDINGS**

**LAUNCH OF
SAVINGS ACTIVITY IN A
FOURTH
COUNTRY**

**Net collected amount targeted by 2016*



ACCELERATE DIGITAL INNOVATIONS



04

QUESTIONS & ANSWERS



RCI Banque

groupe RENAULT

